

State of Washington
Office of the Insurance Commissioner
1998 Washington Market Share and Loss Ratio
Line of Business: Medical Malpractice

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Physicians Ins Exch	40738	WA	\$50.205	49.51%	\$49.587	\$28.349	57.17%
2	Washington Cas Co	42510	WA	\$15.811	15.59%	\$16.406	\$9.713	59.20%
3	Doctors Co An Interinsurance Exchn	34495	CA	\$9.060	8.94%	\$7.567	\$7.764	102.61%
4	American Continental Ins Co	12246	MO	\$4.848	4.78%	\$4.707	\$6.601	140.24%
5	Farmers Ins Co Of WA	21644	WA	\$4.781	4.71%	\$4.490	\$9.493	211.45%
6	St Paul Fire & Marine Ins Co	24767	MN	\$2.079	2.05%	\$2.088	(\$1.105)	(52.90)%
7	Preferred Professional Ins Co	36234	NF	\$1.999	1.97%	\$2.005	\$3.081	153.72%
8	Northwest Dentists Ins Co	32417	WA	\$1.950	1.92%	\$1.950	\$1.129	57.90%
9	Gulf Ins Co	22217	MO	\$1.576	1.55%	\$1.697	\$1.814	106.92%
10	Chicago Ins Co	22810	IL	\$1.436	1.42%	\$1.481	\$1.299	87.68%
11	Continental Cas Co	20443	IL	\$1.424	1.40%	\$1.673	(\$8.117)	(485.10)%
12	American Cas Co Of Reading PA	20427	PA	\$1.086	1.07%	\$1.001	\$1.044	104.27%
13	NCMIC Ins Co	15865	IA	\$789	0.78%	\$789	\$154	19.57%
14	St Paul Mercurv Ins Co	24791	MN	\$727	0.72%	\$650	(\$578)	(88.91)%
15	National Union Fire Ins Co Of Pitts	19445	PA	\$435	0.43%	\$181	\$44	24.40%
16	National Surety Corp	21881	IL	\$394	0.39%	\$49	\$0	0.05%
17	Leion Ins Co	24422	PA	\$374	0.37%	\$419	\$53	12.69%
18	American Home Assur Co	19380	NY	\$301	0.30%	\$271	\$32	11.93%
19	General Ins Co Of Amer	24732	WA	\$290	0.29%	\$241	\$255	105.57%
20	Preferred Phvsicians Medical RRG	44083	MO	\$285	0.28%	\$276	(\$91)	(32.97)%
21	Aaoms Natl Ins Co RRG	44121	IL	\$259	0.26%	\$234	\$17	7.46%
22	Ace American Ins Co	22667	PA	\$145	0.14%	\$173	(\$84)	(48.63)%
23	Podiatrv Ins Co Of Amer RRG Mut Co	14460	TN	\$139	0.14%	\$135	\$52	38.48%
24	Ace Fire Underwriters Ins Co	20702	PA	\$114	0.11%	\$117	\$86	73.36%
25	Ophthalmic Mut Ins Co RRG	44105	VT	\$112	0.11%	\$100	\$101	101.41%
26	St Paul Medical Liability Ins Co	41750	MN	\$108	0.11%	\$133	\$28	20.73%
27	Frontier Ins Co	34266	NY	\$102	0.10%	\$96	\$33	34.17%
28	Zurich American Ins Co	16535	NY	\$80	0.08%	\$875	(\$142)	(16.17)%
29	American Assoc Of Othodontists RRG	10232	VT	\$79	0.08%	\$78	(\$41)	(52.62)%
30	Firemans Fund Ins Co	21873	CA	\$63	0.06%	\$10	\$143	1462.19%
31	TIG Ins Co	25534	CA	\$62	0.06%	\$50	\$112	221.02%
32	Granite State Ins Co	23809	PA	\$46	0.05%	\$45	\$4	9.87%
33	Community Blood Cntr Exch RRG	13893	IN	\$38	0.04%	\$13	\$9	70.99%
34	Phico Ins Co	35718	PA	\$38	0.04%	\$235	\$232	98.58%
35	Travelers Ind Co Of Il	25674	IL	\$33	0.03%	\$51	(\$33)	(64.64)%
36	Doctors Ins Recip Rrg	43966	TN	\$28	0.03%	\$37	(\$5)	(14.34)%
37	Reliance Natl Ind Co	24430	WI	\$26	0.03%	\$16	\$32	197.32%
38	Reliance Natl Ins Co	40592	DE	\$20	0.02%	\$21	\$23	108.12%
39	Northwest Phvsicians Mut Ins Co	43583	OR	\$15	0.02%	\$9	\$5	51.98%
40	St Paul Guardian Ins Co	24775	MN	\$10	0.01%	\$9	\$0	0.00%
All 43 Other Companies				\$31	0.03%	\$464	\$3.795	818.19%
Totals (Loss Ratio is average)				\$101.402	100.00%	\$100.428	\$65.302	65.02%

(1)Excluding all Loss Adjustment Expenses (LAE)